Expanded Unemployment Insurance Benefits

Are there expanded unemployment insurance (UI) benefits as a result of COVID-19?

The CARES Act expanded eligibility for UI benefits to many previously uncovered workers (such as people who are self-employed, independent contractors and gig economy workers) through the end of 2020. It also extended unemployment benefits—which expire after 26 weeks in most states—for an additional 13 weeks. Finally, it increased most UI payments by $600 per week through July 31, 2020.

Action Steps and Tips

1. In March 2020, the CARES Act greatly expanded unemployment insurance. You are covered if you answer “Yes” to any of the following statements:
   - Your employer permanently or temporarily laid you off due to coronavirus measures
   - Your employer reduced your work hours due to COVID-19 measures
   - You are self-employed and have lost income due to COVID-19 measures
   - You’re quarantined and can’t work due to COVID-19
   - You’re unable to work due to a risk of exposure to COVID-19
   - You can’t work because you’re caring for a family member due to COVID-19

   If you are eligible, the federal law will increase the weekly benefit amount that your state currently provides by $600 until July 31, 2020. You also will be entitled to an additional 13 weeks of benefits if you are still unemployed and if your state benefit period runs out.

2. Select your state in the Unemployment Benefits Finder where you can learn how to file an unemployment insurance claim online or by telephone: careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx.

3. If you are not able to access your state’s website or phone line, try different times of the day. However, be aware that the current unemployment insurance offices are overwhelmed by extremely high demand.